

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Erin Rena Ball  
Adam Christopher Ball

Case No.: 1-19-04194 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name: M&T Bank  
Court Claim Number: 06  
Last Four of Loan Number: 1942  
Property Address if applicable: 214 Lartry Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$908.57
b.	Prepetition arrearages paid by the trustee:	\$908.57
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$908.57

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 31, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Erin Rena Ball  
Adam Christopher Ball

Case No.: 1-19-04194 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 31, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Dawn Marie Cutaia, Esquire  
Fresh Start Law, PLLC  
1701 West Market St  
York PA 17404

**Served by First Class Mail**

M&T Bank  
PO Box 1288  
Buffalo NY 14240-01288

Erin Rena Ball  
Adam Christopher Ball  
33 S Main St #3  
Red Lion PA 17356

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 31, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 19-04194**

**ERIN RENA BALL**

**M & T BANK**  
P.O. BOX 1288

BUFFALO, NY 14240-

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Acct No: Lartry Drive - PRE-ARREARS -  
ARREARS - 214 LARTRY DRIVE

Amt Sched:	\$114,896.88	Debt:	\$908.57	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$908.57	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
<u>DisbDescrp</u>								

<b>5200 M &amp; T BANK</b>								
520-0	M & T BANK		01/19/2021	9009775	\$908.57	\$0.00	\$908.57	01/20/2021
520-0	M&T BANK	V	01/13/2021	1224363	(\$908.57)	\$0.00	(\$908.57)	01/13/2021
520-0	M&T BANK		12/10/2020	1224363	\$908.57	\$0.00	\$908.57	01/13/2021
Sub-totals:				\$908.57	\$0.00	\$908.57		
Grand Total:				\$908.57		\$0.00		